

Claims:

1. A method for commercial loan decisioning, comprising the steps of:
  - consolidating financial information from at least one of a borrower, a guarantor and a property into a central database;
  - calculating financial cash flow for at least one of the guarantor and the borrower; and
  - unifying individual and corporate financial wealth to determine global debt service.
2. The method for commercial loan decisioning according to claim 1, further comprising the steps of:
  - determining whether a loans to one borrower threshold is met;
  - enabling a financial institution to regulate its credit policy and credit risk in relation to accepted regulations; and
  - enabling the financial institution to identify demographics.
3. The method according to claim 2, wherein the borrower threshold is a minimum dollar amount.
4. The method according to claim 2, wherein the accepted regulations are at least one of governmental and banking regulations.
5. The method according to claim 2, wherein the demographics include at least one of an industry type and an industry sector.
6. The method according to claim 1, wherein the unifying step further includes the steps of:

determining at least one of the number of borrowers and guarantors;  
obtaining individual financial information;  
obtaining individual global debt service information;  
generating an individual global debt service report; and  
generating an individual financial report.

7. The method according to claim 1, wherein the unifying step further includes the steps of:

obtaining corporate financial information; and  
spreading and calculating corporate financial reports.

8. The method of claim 7, further comprising the steps of:

obtaining a corporate global debt service information; and  
generating a corporate global debt service report.

9. The method according to claim 6, wherein the individual global debt service report includes at least one of asset information and a ratio between income and expenses.

10. The method according to claim 6, wherein the individual financial report includes at least one of a credit report, asset and liability information and tax information.

11. The method according to claim 7, wherein the corporate financial information includes at least one of current assets, liabilities and credit information.

12. The method according to claim 7, wherein the corporate financial reports include at least one of current asset information, non-current asset information;

general liability information, net worth information, income, expenses and adjustments to earnings.

13. The method according to claim 6, wherein the individual financial information is calculated as:

personal cash flow = total recurring income + business interest + non-recurring income + debt service (- personal debt) + net worth (total assets – total liabilities).

14. The method according to claim 6, wherein the individual global debt service information is calculated as:

Individual Business name + entity type + business purpose +  $\Sigma$  Loan Commitment +  $\Sigma$  Annual Gross Income +  $\Sigma$  Annual Operating Expense +  $\Sigma$  Annual Debt Service +  $\Sigma$  NOI +  $\Sigma$  DSC

15. The method according to claim 8, wherein the corporate global debt service information is calculated as:

{PSORCompany Data((cashflow available for annual debt service( EBIDA - (dividends + Withdrawals) + Personal Discretionary Cash) - Total Annual Existing and Proposed Debt Service (CPLTD+Interest Expense+ Annual Principal and Interest) + Excess cash flow + Annual Debt Service Coverage) + SSOR Individual Data (Total Recurring & Non-recurring Cash Flow + Personal Annual Debt Service + Discretionary Cash Flows + PSOR Advanced Support to

Negative Discretionary Cash Flow + Net Cash Flow for Debt Service +  
(Netcash Flow/Personal Debt Service))

16. The method according to claim 1, wherein a global debt service is calculated as:

TDSC = Summation of {total loan commitment + annual gross income + annual operating expenses + annual debt service} where the NOI = (annual gross income – annual operating expenses) and DSC = (cash flow available/total debt).

17. A method for commercial loan decisioning, comprising the steps of:  
receiving a loan request;  
determining whether a threshold criteria is met;  
conducting a fraud check and a risk assessment;  
obtaining bureau data and financial spreads information; and  
generating an automated underwriting decision based upon the bureau data and financial spreads information.

18. The method according to claim 17, wherein the threshold criteria is a minimum dollar value set by a financial institution.

19. The method according to claim 17, wherein step of conducting a fraud check includes screening information in the loan request against certain pre-determined fraud rules.

20. The method according to claim 17, wherein the step of generating an automated underwriting decision further includes the steps of:

obtaining individual financial wealth information;  
obtaining corporate financial wealth information; and  
determining a global debt service based upon the individual financial wealth information and the corporate financial wealth information.

21. The method according to claim 17, further including the steps of:  
consolidating financial information from at least one of a borrower, a guarantor and a property into a central database; and  
calculating financial cash flow for at least one of the guarantor and the borrower.

22. The method according to claim 20, wherein the determining step further includes the steps:

determining at least one of the number of borrowers and guarantors;  
obtaining individual financial information;  
obtaining individual global debt service information;  
generating an individual global debt service report; and  
generating an individual financial report.

23. The method according to claim 20, wherein the determining step further includes the steps of:

obtaining corporate financial information; and  
spreading and calculating corporate financial reports.

24. The method according to claim 17, wherein the step of conducting a risk assessment includes at least one of the steps of:

obtaining at least one of net profit data, interest expenses data, depreciation data, amortization data and dividends data;

obtaining a requested loan amount;

obtaining at least one of interim and projected data elements, balance sheet data, operating ratios, and variance;

calculating a current EBIDA;

calculating a net cash flow available for debt services;

calculating current, proposed and total debt;

calculating current debt service coverage; and

calculating risk variances for balance sheet, operating statement and ratio.

25. The method according to claim 24, wherein the step of conducting a risk assessment further includes at least one of the steps of:

calculating covenant for net worth, debt/worth and ratios;

calculate personal cash flow utilizing bureau data, loan amounts and tax information;

calculate cash from business interests;

calculate recurring and non-recurring cash flow;

calculate net cash flow to service debt;

calculate personal debt service;

calculate recurring net cash flow;

calculate total net cash flow;

calculate net cash flow to debt service; and

calculate personal financial cash flow.

26. A consolidated lending and underwriting platform, comprising at least one of a:

a score-based decisioning engine for determining lending decisions utilizing individual financial information and corporate financial information and utilizing credit information from third party sources;

a non-score based decisioning engine for determining lending decisions utilizing individual financial information and corporate financial information and utilizing historical data, balance sheets and cash flow; and

a commercial real estate engine for determining lending decisions related to the acquisition of properties.

27. The system according to claim 26, wherein the commercial real estate engine considers at least one of historical operating performance, appraisals and environmental information when determining lending decisions.

28. The system according to claim 26, wherein the consolidated lending and underwriting platform receives a loan request, determines whether a threshold criteria is met, conducts a fraud check and a risk assessment, obtains bureau data and financial spreads information, and generates an automated underwriting decision based upon the bureau data and financial spreads information.

29. A computer program product for commercial loan decisioning, the computer program product including a computer usable storage medium having computer

readable program code means embodied on the medium, the computer program product executing the steps of:

- receiving a loan request;
- determining whether a threshold criteria is met;
- conducting a fraud check and a risk assessment;
- obtaining bureau data and financial spreads information; and
- generating an automated underwriting decision based upon the bureau data and financial spreads information.